

AMENDMENT

IN THE CLAIMS:

Please cancel claims 13-17. Please amend claim 18 as follows:

18. (Amended) A method for encouraging the presentation of a series of unpaid debts to a collection agency for pursuing collection on the unpaid debts, the method comprising the steps for:

providing a debt collection service for a flat fee;

receiving a request to perform the debt collection service to collect on an unpaid debt;

determining whether to allocate a reward in connection with the request;

collecting at least a portion of the unpaid debt; and

recovering at least a portion of the flat fee from the portion of the unpaid debt that has been collected as payment for the flat fee.